



To the Reader.



Eere thou hast the Sermons which haue bene often desired, because of the matter fit for this Citie. One saith, that he would neuer speake to Vsurers, and Bribemongers, but when they be vpon their death-beds: for he which liueth by sinne, resolneth to sin, that he may liue. But when he goeth to hanging, Iudas himselfe *Mat. 27. 4.* will say, I haue sinned. If I speake not to Vsurers vpon their death-bed, yet I speake to Vsurers which shal lie vpon their death-bed. Three things do giue me hope. One is, that all hearts are in the hands of God, to call them at what houre he list, and therefore Saul may become an Apostle. The *Act. 9. 15.* next is, that the third crow doth waken more then the former, and therefore after the

To the Reader.

crowing of other, this crow may happily be heard. The last is, that there is no sinne, but some men haue bene reclaimed from it, and so may Vsurers from their sinne.

1 Sam. 17. 51.

Therefore go my booke like Dauid against Goliah, and fight the Lords battels against Vsurers. The Lord giue that successe to his doctrine in these leaues, that it may consume Vsurers, as Ioshuah droue out the Chananites before him. If I could take but this one weed out of the Londoners Garde, I were answered for my health and my strength spent amongst them.

Iosh. 5. 1.

*Reade with thy best mind, &
thou shall profit more.*

Thine H. S.



The Examination of Vsurie, in two Sermons.

The first Sermon.

Psal. 15. vers. 1. & 5.

Lord, who shall dwell in thy Tabernacle?

Who shall rest in thine holy mountaine?

He that giueth not his money to Vsurie.

Hese two verses must be considered together, because one is the question, and the other is the answer: *David* demaunds *vers. 1.* who shall come to heauen? and God tels him that vsurers shal not come thither: as if he should say, they go to hell. Therefore as *Paul* taught *Timothie* to *1. Tim. 6. 17.* warne them which are rich, as though they had more need to be warned than other: so this sentence seemeth to be penned for a warning to the rich, because it strikes vpon the rich mans vice.

I haue spoken of Bribery and symonie, and now I must speake of their sister Vsury. Many times haue I thought to speake of this Theame, but the arguments which are alleaged for it, haue made me doubtful what to say in it, because it hath gone as it were vnder protection. At last you see it falleth into my text, and therefore now I cannot bauke it any longer. Therefore if any here haue fauoured this occupation before, let him now submit his thoughts vnto Gods thoughts; for I will alledge nothing against it, but that which is built vpon the rocke.

- Vsurie is the sinne which God will trie now whether you loue better than his word: that is, whether you will leaue it if he forbid it: for if he flatly forbid it, and yet you wilfully retain it, then you loue Vsurie better than Gods word. Therefore one saith wel that our Vsurers are Heretikes, because after manie admonitions, yet they maintaine their errour, & persist in it obstinately as Papists do in Poperie. For this cause I am
glad

Vsurers He-
retikes.

glad that I haue any occasion to griple with this sinne, where it hath made so many spoiles, and where it hath so many patrōs: for it is said that there be more of this profession in this Citie, than there be in all the land beside. There be certain finnes which are like an vnreasonable enimie which will not be reconciled to death, & this is one of those euerlasting finnes which liue and die with a man. For when he hath resigned his pride and his enuie and his lust, yet Usurie remaineth with him, & he saith as *Naaman* said, *Let the Lord be mercifull vnto me in this: let me haue a dispensation for this, as though this were a necessarie sin, & he could not liue without it.* There be three finnes which are counted no sins, and yet they do more hurt than all their fellowes, and those are Bribery, Nonresidencie, & Usury: these three because they are gainfull are turned from finnes to occupations. How many of this citie for all that they are Usurers, yet would be counted honest men, & would faine haue Usury esteem-

2. King. 5. 18.

Three finnes counted no finnes.

med as a trade: whereas if it were not so gainfull, it would be counted as great a sinne as any other, & so it is counted of all but thē which liue by it. This is the nature of pleasure and profite, to make sins seeme no sins if we gaine any thing by thē, but the more gainfull a sin is, the more dāgerous it is, & the more gainful vsurie is, the more dangerous it is. I will speake the more of it, because happely you shall not heare of this matter again.

The contents
of this Treas-
ure.

First I will define what vsurie is: Secondly, I will shewe you what vsurie doth signifie: Thirdly, I will shew the vnlawfulness of it: Fourthly: I will shew the kinds of it: Fifthly, I will shew the argumēts which are alledged for it: Sixtly, I will shew the punishment of it: Se-
uēthly, I will shew you what opiniō we should hold of thē which do not lend vpō vsurie, but borrow vpō vsury. Last-
ly, I will shew you what they should do which haue got their riches by vsurie.

The defini-
tion of Vsu-
rie.

Touching the first, Vsurie is that gaine which is gottē by lending, for the vse of the thing which a man lendeth,

coue-

couenanting before with the borrower
to receaue more than was borrowed: &
therefore one calls the vsurer a legall
theefe, because before he steale, he tells
the partie how much he will steale, as Vsurers
though he stole by law. This word *steale by*
more, comes in like a sixt finger, which *law.*
makes a monster, because it is more thā
should be. Another defining vsurie, cal-
leth it the *Contrarie to charitie*: for Paul
saith, *Loue seeketh not her owne*, but vsu-
rie seeketh anothers which is not her
owne: therefore vsurie is farre from loue,
but *God is loue*, saith Iohn, therefore vsu- *1. Iohn. 4. 8.*
rie is farre from God to.

Now, all the Commaundements of
God are fulfilled by loue, which Christ
noteth when he draweth all the Com-
maundements to one Cōmaundement,
which is, *Loue God aboue all things, and Mat. 22. 37.*
thy neighbour as thy selfe: as if he should
say, he which loueth God, wil keepe all
the Commaundements which respect
God, & he which loueth his neighbour
wil keepe all the cōmādemēts which re-
spect his neighbour, therefore to main-

taine loue, God forbiddeth all things which hinder this loue: and among the rest here he forbiddeth Vfurie, as one of her deadliest enemies: for a mā cānot loue and be an Vsurer, because Vfurie is a kinde of crueltie, and a kind of extortion, and a kind of persecution, & therefore the want of loue doth make Vsurers: for if there were loue there would be no Vfurie, no deceit, no extortió, no slaundering, no reuenging, no oppression, but we should liue in peace, & ioy, and contentment like the Angels; whereby you see that all our finnes are against our selues: for if there were no deceit, then we should not be deceiued; if there were no slaunder, thē we should not be slaundered; if there were no enuie, then we should not be enuied; if there were no extortion, thē we should not be iniured; if there were no Vfurie, thē we should not be oppressed. Therefore Gods law had bene better for vs then our owne law: for if his law did stand, then we should not be deceiued, nor slaūdered, nor enuied, nor iniured,
nor

nor oppressed. God hath commaunded *Luke.6.35.*
 euery man to lend freely, & who would
 not borrow freely? Therefore they
 which brought in Vfurie, brought in a
 law against themselues.

The first Vfurers which we read of,
 were the *Jewes*, which were forbidden
 to be Vfurers, yet for want of faith and
 loue, *Ezekiel* and *Nehemiah* doth shew *Ezech.18.22.*
 how the *Jewes*, euen the *Jewes* which *Neh.2.5.*
 receiued this law from God himself, did
 swarue from it as they did frō the rest.
 First, they did lend vpon Vfurie to
 straungers; after they began to lend vp-
 on Vfurie to their brethren, and now
 there be no such Vfurers vpon earth, as
 the *Jewes* which were forbidden to be
 Vfurers. Whereby you may see how
 the malice of man hath turned mercie
 into crueltie. For whereas lending was *Deut.15.10.*
 commaunded for the benefite of men,
 Vfurie hath turned it to the vndoing of
 men: for they take when they seeme to
 giue; they hurt when they seeme to
 helpe; they damage whē they seeme to
 vātage: therefore it is well noted that v-

Galat. 5. 15.

Because it signifies an
aduersarie.

Neschec.

1
The vnlaw-
fulnesse of
Vsurie.

usurie hath her name of byting, and she may wel signifie byting: for many haue not onely bene bitten by it, but deuoured by it, that is, consumed all that they haue: therefore as the Apostle saith, *If you bite one another, take heede you be not deuoured one of another*: so I may say if you be vsurers one to another, take heede you be not deuoured one of another, for vsurers are byters. As the name of the deuill doth declare what an enemy he is; so the name of vsurie doth declare what an enemy she is. That you may know vsurie for a byter, her name doth signifie byting. If there were one byting vsurie, and another healing vsurie, then vsurie should haue two names; one of byting, & another of healing: but all vsurie signifieth byting, to shewe that all vsurie is vnlawfull. Now, you haue heard what vsurie is, & of what it is deriued, you shall heare the vnlawfulnesse of it.

First, it is against the law of charitie, because charitie biddeth vs to giue euerie man his owne, and to require no more

more than our owne; but Vfurie requi-
reth more than her owne, and giues not
to other their owne. Charitie reioyceth
to cōmunicate her goods to other, and
Vfurie reioyceth to gather other mens
goods to her selfe.

Secondly, it is against the law of Na-
tions; for euerie Nation hath some law
against Vfurie, and some restraint a-
gainst Vfurers, as you shall heare whē
we speake of the punishment.

Thirdly, as it is against the law of
Nations, so it is against the law of Na-
ture, that is, the naturall compassion
which should be among men. You see *A similitude.*
a riuer whē it goeth by an emptie place,
it will not passe vntill it hath filled that
emptie place, & then it goeth forward
to another emptie place and filleth it,
& so to another emptie place & filleth
it, alwayes filling the places which are
empty: so should we, the rich should fill
the poore, the full should fill the hūgry,
they which abound should fill them
which want, for the rich are but Gods
Amners, & their riches are cōmitted to

them of God to distribute and do good as God doth him selfe . As the water is charitable after a sort, so is the ayre, for it goeth to emptie places to , and filleth them as the water doth. Nature cannot abide that any place should be emptie, and therefore the ayre though it be a light body , and so naturally ascendeth vpward : yet rather than any place in the earth should be empty, the ayre will descend as it were from his throne, and go into caues, into dennes, and into dungeons, to fill them . If the rich were so good to their empty brethrē, as the ayre and water are to other emptie things; as there is no emptie place in the world, so there should be no emptie person in the world : that is, the rich in *Israell* would fill the poore in *Israell*, but the rich make the poore to fill them , for Vsurers feede vpon the poore euen as great fishes deuoure the small . Therefore he which said . *Let there not be a begger in Israell*; sayd to, let there not be an Vsurer in *Israell*; for if there be Vsurers in *Israell*, there will be beggers in *Israell*,

another. For Christ said to his disciples, *Loue one another as I haue loued you.* But *Iohn. 13. 34.* it may be said of the Vsurer, see how he hateth other, and loueth himselfe. For when he saith that he lendeth for compassiō, he meaneth for cōpassion of himselfe, that he may gaine by his pitie. The Vsurer loueth the borrower, as the Iuye loueth the Oke: The Iuye loueth the Oke to grow vp by it, so the Vsurer loueth the borrower to grow rich by him. The Iuye claspeth the Oke like a louer, but it claspeth out all the iuyce and sap, that the Oke cannot thriue after: So the Vsurer lendeth like a friend, but he couenanteth like an enemy, for he claspeth the borrower with such bands, that Vnderstand euer after he diminisheth, as fast as the that his Sermon vpon the mount, is an exposition of the Commandements, or else the text will not seeme to implice this. *Luke. 19. 8.* Vsurer encreaseth.

Christ expounding the commandement which forbiddeth to steale, saith, *lend freely*, shewing that Vsurie, because she lendeth not freely, is a kind of theft, & the Vsurers a kind of thecues, for else this expositiō were not right. Therefore *Zacheus*, as though he had stolne other mens goods, when he began to repent,

In some kind
of theft.
Exod. 22.

he restored them agayne foure fouldre,
euen as theeues are inioyned to restore
foure fouldre for that which they haue
stolne, so *Zachens* restored foure fould,
as though he had stolne. It seemeth
that *Zachens* was no great theefe, be-
cause he restored foure fouldre for all
that he had gotten wrongfullie, for he
got but the fourth part of his goods
wrongfullie at the most, or else he could
not haue restored foure fouldre agayne.
But now, if some should restore foure
fouldre, for all that they haue gotten
wrongfullie, they should restore more
than they haue, because all which vsu-
rers get, they get wrongfullie: for their
occupation is a sinne, and therefore one
saith, Because they cannot restore foure
fouldre here, they shall suffer an hun-
dred fouldre hereafter. *Amaziah* is
forbidden to strengthen himselfe with
the armies of *Israell*, onely because *Is-
raell*, had offended God; if *Amaziah*
might not ioyne the armies of *Israell*
with his armies to strengthen him, da-
rest thou ioyne the goods of the poore
with thy goods to enrich thee? When

2. Chron. 25.

Go

God set *Adam* his worke, he sayd, *In Gene. 3. 19.*
the sweate of thy browes shalt thou live:
 not in the sweate of his browes, but in
 the sweate of thy browes; but the Vsu-
 rer liueth in the sweat of his browes, &
 her browes: that is, by the paines and
 cares, and labours of another, for he ta-
 keth no paines himselfe, but onely ex-
 pecteth the time when his interest will
 come in, like the belly which doth no
 worke, & yet eateth all the meate. Whē
 God had finished his creatiō, he said vn-
 to mā, and vnto beasts, and vnto fishes,
Increase and multiplie, but he neuer said *Gene. 1. 28.*
 vnto money, increase and multiplie,
 because it is a dead thing which hath
 no seede, and therefore is not fit to in-
 gender. Therefore he which saith to
 his money, increase & multiply, beget-
 teth a mōstrous birth, like *Anah*, which *Gene. 36. 24.*
 deuised a creature which GOD had
 not created before. Christ sayth to his
 Disciples, *If you loue but them which loue Mat. 5. 46.*
you, what are you better than the Pub-
licans, for they loue their brethren: so
 I may say, if you will lend to none but

*Mat. 5. 20.**Mala. 1. 3.**Vers. 5.*

to them which will pay you Vsurie for it, what are you better than the *Jewes*? for the *Jewes* would lend for Vsurie; & if you be no better than the *Jewes*, then you shall speede no better than they: for as Christ said, *Except your righteousnessse do exceede the righteousnessse of the Pharisees, your reward shall not exceede the reward of the Pharisees*: so, except your charitie doe exceede the charitie of the *Jewes*, your reward shal not exceede the reward of the *Jewes*. All this doth shew, that the Vsurer is like *Esau*, of whom God said, *Esau haue I hated*. Now in the 112. Psalme, you shall see who is like *Iacob*, of whom God saith, *Iacob haue I loued*: for there *David* saith, *a good man is mercifull, and lendeth, and straight vpo it he setteth this crowne, he shall neuer be moued, but be had in perpetuall remembrance*: as if he should say, this is the good mā's Vfurie, this is his increase, euē a good name, & euerlasting ioy. Again, in the 23. of *Exod.* it is said, *Lēd vnto him which wanteth without Vsurie, that the Lord may blesse thee*: as if he should say, let

let the Lord pay the increase, feare not
to be loofers by doing good, for God
hath giuen his word to requite it him *Mala. 3. 10.*
selfe. As he saith to them which were a-
fraide to pay tithes, and offer sacrifice,
Trieme if I will not powre downe a blessing *Dent. 25. 10.*

upon you: so he seemeth to say vnto them
which are afrayd to lēd, trieme if I will
not powre downe a blessing vpon you.

Whō will you trust, if you do not trust
your creator, your father, your redee-
mer, your preseruer, and your Sauour?

Now you haue heard the vnlawful-
nes of Vfurie, you shall heare how ma-
ny kindes there be of it. As other crafts
are called Mysteries, so I may fitly call
it, the Mysterie of Vfurie, for they haue
deuised mo sorts of Vfurie, thā there be
trickes at cardes, I cannot reckon halfe,
and I am afrayde to shew you all, least I
should teach you to be Vfurers, while
I dissuade you from Vfurie, yet I will
bring forth some; and the same reasons
which are alledged against these, shall
condemne all the rest.

Some will not take Vfurie, but they

The kinds of
Vsurers.

will haue the vse of your pasture, or your land, or your orchard, or your teame, or your kine, vntill you pay the money agayne; which in that time will grow to a greater gayne to the Vsurer, and a greater losse to the borrower, than if he had paide more money than other vsurers are wont to take.

2 Some will not take vsurie, but they will take plate, and vessell, and tapistree, and bedding, and other household stufte, to vse and weare, vntill their money come home, which will lose more in the wearing, than the interest of the money would come to. This vsurie is forbidde in the 2. of *Amos*, where God complaineth saying, *They lye downe vpon the clothes which are laid to pledge: shewing,* that we should not lye downe vpon such clothes, that is, we should not vse or weare the thing which is laid to pledge.

3 Some will take no Vsurie, but they will take a pawne which is better than the money which they lend, and then they will couenant, that if he bring not the money agayne by such a day, he
for-

forfetteth his pawne: which day the V-
furer knoweth, that the poore man
is not able to keepe, and so keepeth
the pawne for his money, which is
worth twise his money. This Vsurie
is forbidden in *Leuit. 25.* where it is
sayd, *Thou shalt not take Vsurie or van-
tage:* as if he should say, thou shalt not
take the forfeiture; for then thou takest
vantage, when thou takest more than
thou lendest.

Some will not take Vsurie, but
they will buy some thing at a small
price, and then couenant with the bor-
rower that he buy the same agayne of
the same price at such day, which day
the vsurer knoweth that the borrower
is not able to keepe, and so he getteth
for a little, that which the other might
haue sold for much more. This vsurie is
condemned in the *1. Thessa. 4.* where it
is sayd, *Let no man defraude or circum-
uent his brethren in any thing.*

Some will not take vsurie, but they
will lend out their money to occupiers,
vpon condition to be partakers in their

gaines , but not in their losses : so one takes all the paines and abideth all the venture, and the other which takes no paines, reapeth halfe the profit . This vsurie is forbidde in 2. *Thes.* 3. 10. where it is sayd, *He which will not worke let him not eate.*

6 Some will not take Vsurie, but if he be a Labourer, or a Mason , or a Carpēter, which borroweth of him, he wil' conuenāt with him for so many days work, he shal labour with him so many dayes, or so many weekes for no money , but the loane of money. This Vsurie is condemned in *Luke.* 10. 7 . where it is said, *The labourer is worthie of his hire.*

7 Some will not take Vsurie, but if you haue not presēt money to pay for their wares, they will set a high price of them, for the forbearing of the time , and so they do not onely sell their wares , but they sell time to : that is , they do not onely sell their owne, but they sell Gods owne . Therefore one saith of these, *When he selleth the day, he selleth the light, and when he selleth the night he selleth*

leth rest: therefore when he would haue the light of heauen, and the rest of Paradise, it shall be said unto him that he hath sold both alreadie. For he sold light when he sold the day, and he sold rest when he sold the night: and therefore now he can haue neither light nor rest. Hereafter let not the Londoners say that they giue time, but that they sell time.

There be other Vsurers which will not lend themselues, but giue leaue to their wiues, and they play like hucksters, that is, euerie moneth a peny for a shilling, which is one hundred for another in the yeare.

But that I was informed of them since this sermon was preached, I had left out our capitall Vsurers, which will not lend any money, because they dare not require so much gain as they wold haue, but if you would borrow an hundred pound, they will giue you wares worth threescore pound, and ycu shall answere them an hundred pound for it. These are the Vsurers generall, which lurke about the the Citie like Rats, &

1. Pet. 5. 8.

Wesels, and Fulmers, of whom may be said the same which is said of the diuels, *they seeke whom they may deuour.*

10
Vsuries Co-
sins.

There be other Cosins to vsurers, which are not counted vsurers, such as take money for that which they should giue freely: such as take as much for a counterfeit as for the best: such as take a fee of a Client & do him no pleasure: such as take money for Masses, & Dirges, and Trentals, and Pardons, & such like drugs, which do no more good thā fire out of the chimney. This is a kind of vsurie and deceit beside, which one day they will cast away as *Iudas* did his thirtie pence.

Obiections
made by vsu-
rers.

Now you haue heard the kinds of vsurie, you shall heare the arguments which are deuised for vsurie.

Gen. 3.

Sinne is neuer complet vntil it be excused: this is the vantage which the diuell getteth by euery sinne, whensoever he can fasten any temptation vpon vs, we giue him a sinne for it, and an excuse to boote as *Adam* our father did. First he sinned, and then he excused: so
first

first we sinne, and then we excuse: first an vsurer, and then an excuser. Therefore euery vsurer wil defend vsury with his tongue, though he cōdemne it with his conscience. If the Image makers of *Ephesus* had not liued by Images, they *Act. 19. 25.* would haue spokē for Images, no more than the rest: for none stood for Images but the Image makers: so if the vsurers did not liue by vsury, they would speak for vsurie no more than the rest: for none stand for vsurie but vsurers.

It is an easie matter, if a man be disposed, to speak something for euerie vice; as some defend the Stewes: some defend treasō; some defend Nonresidēcy: some defend swearing by my faith: some defend bowling vpon the Sabaoth: and some defend vsurie. But, *will you pleade for Baal?* (saith *Ioash*) that is, will you *Iud. 6. 31.* plead for sinne which wil plead against you? A sinne is a sinne when it is defended: nay, a sinne is two sins, when it is defended: for *he which breaketh one of Matth. 5. 19.* the least commandements (saith Christ) & teacheth others to doe so, is the least

in the kingdome of heauen. A Squire of low degree is a Squire of no degree: so the least in the kingdome of heauen is none of the kingdome of heauen. Who thē is the least in the kingdome of heauen? not he which breaketh the least of the commandemēts, but he which teacheth others to do so: that is, he which by defending, and excusing, & minsing, and extenuating his sinne, encourageth others to sinne too.

To defend Vsury, they distinguish vpon it, as they distinguish of lying: as they say, there is a pernicious lye, and an officious lye, and a merry lye, and a godly lye: so they say, there is the Merchants Vsurie, and the Strangers Vsurie, and the Widdowes Vsurie, and the Orphanes Vsurie, and the poore mans Vsurie, and the biting Vsurie, and the charitable Vsurie, and the necessarie Vsurie. As God said, *ye shall dye*, and the woman said, *peradventure ye shall dye*, and the Serpent said, *ye shall not dye*; so there be three opinions of Vsurie: some say like God, *thou shalt dye*, they thinke

Gen. 2.

Three opini-
ons of Vsury.

thinke that Vsurie is vtterly vnlawful, because God hath vtterly forbid it: some say like the woman, *peradventure thou shalt die*, they doubt whether Vsurie be vtterly vnlawfull or no, because it is so much tollerated: some say like the Serpent, *thou shalt not die*, they thinke *Gen. 3.* that Vsurie is lawful, because it is gainfull, as *Saul* thought that the Idolaters beasts shold not be killed, because they were fat. But as he was commanded to *1. Sam. 15. 9.* kill the fat beast, as well as the leane, so we are commanded to kill fat finnes as well as leane finnes; gainfull finnes as well as prodigall finnes.

They which plead for Vsurie, obiect these arguments. First they say, God doth allow some kinde of Vsurie, for in *Deut. 23.* it is said of a stranger thou mayest take Vsurie. I perceiue no scripture speaketh for Vsurers. Of a stranger (saith God) thou maist take Vsurie: but thou takest Vsurie of thy brother, therefore this cōdemneth thee, because thou vself thy brother like a stranger. Here stranger doth signifie the *Iews* enemies.

I
Obiections
for Vsurie.

whom they were commaunded to destroy : therefore marke how much this maketh against Vsurie, which they object for Vsurie. God doth not license the *Iewes* to take Vsurie of any, but their enimies, whom they might kill : They might not be Vsurers vnto any, but to them of whom they might be destroyers, whom they might slay, of the only they might take vsury : shewing that Vsurie is a kind of punishment, and such a kind of punishment, as if we are to kill a man, it were a verie fit punishment for him, and therefore the *Iews* might take Vsurie of none, but them whom they might kill. I hope Vsurers will alledge this scripture no more.

Secondly, they say that they lend for compassion, & so make Vsurie a work of charitie. This were charitie not to be partakers in our gaines, but to be partakers in our losses; but Vsurers will be partakers in our gaines, but not in our losses; nay, though we lose, yet they will gaine : is this charity? it is Vsurers charitie.

Thirdly,

Thirdly, they say, if he gaine and I
gaine too, is not this well? may he not
consider my friendship, and be thank-
full? yes, he may be thankfull, but no
man is bound to be thankful, but when
he hath receiued a good turne, then he
is tried whether he will be thankfull or
no: and if he requite thy curtesie, then
he is thankfull, but if thou bind him to
requite it, then thou art couetous. 3

Fourthly they say, *Vsurie* is necessa-
rie for Orphans, and Widdowes, and
Straungers, which haue no other way
to get their liuing, and therefore some
Vsurie must be tolerated. If *Vsurie* be
necessarie for vs, how did the *Iewes*
without it? Did God thinke it good
for the state of their common weale to
be without *Vsurers*? and is it good
for the state of our common weale to
haue *Vsurers*? this is wisedome against
God. 4

Fiftly they say: If I may not gaine by
the money which I lend, I will lend no
more, but keepe my mony to my selfe:
nay, that is as bad to keepe thy money 5

Matth. 5. 42.

from them which need, as to lend thy mony for Vsurie. For Christ saith, *from him which borroweth turne not away thy face.* Therefore thou art bound to lend. As he hath a curse in *Prou. 11.* which keepeth his corne, when he should sel it to the which hunger; so he hath a curse in *Eze. 18.* which keepeth his mony whē he should lend it to them which want.

6 Sixtly they say, because Vsurie comes of biting, the biting vsurie is onely forbidden, & none but the biting vsurie: why then all vsurie is forbidden, for all vsurie commeth of biting, so the wise God hath giuen it a name to condemne it.

Iohn. 19. 7.

7 Lastly, they alledge the Law of the land for it, and say, the Queenes statute doth allow vs to take vpon vsurie ten in the hundreth. These are like the *Jewes*, which said, *We haue a law, and by our law he shall die:* whē they could not say by Gods law he shall die, then they said *by our law he shall die:* so when they cannot say by Gods law we may take vsurie, they say by mans law we may take

take vsurie, this is the poorest defence of all the rest: for if Gods law forbid thee, can any law of man excuse thee? As it would not serue *Adam* to say, *the woman bad me*, so it will not serue the vsurer to say, the Law doth licence me. But he cannot say, the Law doth license me: for though peradventure our Law do tolerate more than should be tolerated, yet I would haue you know, that our Law doth not allow ten in the hundreth, nor fiue in the hundreth, nor one in the hundreth, nor any vsurie at all: but there is a restraint in our Law, that no vsurer take aboue tenne in the hundreth, it doth not allow ten in the hundreth, but punisheth that tyrant which exacteth aboue ten in the hundreth. It is much like that tolleration which we reade of diuorces. For the hardnesse of mens hearts, Christ saith, that *Moses* did suffer the man and wife to part a funder: So for the hardnesse of mens hearts, our *Moses* our Prince is faine to suffer as it were a kind of vsury, because otherwise no men would lend.

Gen. 3.

Matth. 19. 7.

These are the best excuses which our Vfurers haue to plead for themselues, against they come before the tribunall of God; & if their reasons wil not stand before men nor their owne conscience, how will they stand before the Lord? And yet he which speaketh to these, maketh himselfe a mock. Christ preached many Sermons, and was neuer scorned at any, but when he preached against couetousnesse, thē it is said that he was mocked: shewing that these kind of men are most incorrigible and wedded to their sinne till death make them part. Yet for their greater condemnation, we are commāded to speak to them which wil not heare: of which number is euerie reader of this Sermon if he be a Vsurer after.

Luk. 16. 14.

Ezek. 2. 5.

What the
vsurer is like.

Now, you long to heare what the Vsurer is like. To what shal I likē this generatiō? They are like a Butlers box: for as all the counters at last come to the Butler; so all the mony at last cometh to the Vsurer, ten after ten, & ten after ten, and ten to ten, til at last he re-

ceiue

ceiue not only ten for an hundreth, but an hundreth for ten. This is the onely difference, that the Butler can receiue no more than he deliuered: but the Vsurer receiueth more than he deliuereth. They are like a Moth; euen as a Moth eateth a hole in cloath, so Vsury eateth a hole in siluer: If you haue a peece of siluer which is as much as an hundred pounds, in one yeare vsury will eat a hole in it as big as ten pounds: in two yeares she will eat a hole as big as twentie pounds: in three yeares she wil eat a hole as big as thirty pounds. Nay, now they say, he is but a bad husband which cannot eat a hole as big as fiftie pounds in a yeare: that is, which cannot gain halfe in half: how many holes haue these Moths eaten in poore mens garments? They are like Nonresidēts, that is, such bad members, that no man speaketh for them but theselues. As no mā standeth for Nonresidencie, but he which is a Nonresident, or he which would be a Nōresidēt: so no mā stādeth for Vsurie, but he which is an Vsurer,

1 King. 21. 7.

Luk. 16. 4.

Luk. 23. 34.

1 Cor. 7. 10.

Act. 9. 22.

or he which would be an vsurer. They are like *Iezabel*, which said, *Let me alone, I haue a way*. If there be no way to liue (saith the false Steward) I know what to do, I will deceiue: so if there be no way to liue (saith the vsurer) I know what to do, I will oppresse: If I cannot liue by buying, nor by selling, nor by flattering, nor by labouring, I will liue by oppression. But as one in his Cōmēt speakes to the false Steward. *Thou saiest I know what to do, but doost thou know what thou shalt suffer?* So I say to vsurers, you say you know what to do, but do you know what you shal suffer? In deed he knoweth not what to do, which knoweth not to do well: and therefore Christ said of his persecutors, *that they knew not what they did*. Here I will end the first dayes examination.

Now I may conclude with *Paul*, *I haue not spoken, but the Lord*: & therefore as the Lord said vnto *Saul*, that he persecuted him; so they which resist this doctrin do contemne him, and not me.

The end of the first Sermon.

33

THE EXAMINATION of Vfurie.

The second Sermon.

IT remaineth that we speake
of the vsurers punishment :
Then, what may be thought
of them which doe not take
vsurie, but giue vsurie. Lastly, what
they should do, which haue got their
riches by vsurie.

To begin with the punishment, not
onely Gods law, but euen the Cannon
law doth so condemne vsurie, that first
it doth excommunicate him from the
Church, as though he had no commu-
nion with Saints. The punish-
ments of
vsurers.

Secondly, it doth detaine him from
the Sacraments, as though he had no
communion with Christ. 1

Thirdly, it doth depriue him of his
Sepulcher, and will not suffer him to
be buried, as though he were not wor-
thy to lye in the earth, but to lye in hel. 2

Lastly, it maketh his will to be no 3

will, as though his goods were not his owne : for nothing is ours but that which we haue rightly got:& therefore we say, It is mine by right, as though it were not ours, vnles it be ours by right. This is the iudgement of mans law.

Now you shall heare the iudgement of Gods law. A vsurer doth receiue two Incomes; one of the borrower, and another of the reuēger; of the borrower he lookes for gaine; but of the reuenger he lookes for punishment: therefore all the Scripture prophesieth euill vnto him, as *Michaiah* did to *Achab*.

Prou. 28.8.

Salomon saith. *He which increaseth his riches by Vsurie, gathereth for them which will be mercifull to the poore.* As if he should say, whē he hath loden himselfe like a cart, he shall be vnladen like a cart againe, and they shall inherite his money for whom he did neuer gather it. For, he which is vnmercifull to the poore, meaneth not to gather for them which will be mercifull to the poore: but *Salomon* saith, That they shall be his heires which will be mercifull as he was

was vnmercifull.

Now mark whether this prophesie of *Salomon* be true, I know not how many in this Citie do increase by vsurie; but this prophesie seemeth to be verified of manie: For it is noted, that the riches and lands of Aldermen and Merchants, and other in *London*, do not last so long, nor indure so well, as the riches and lands of others in the countrey, & that their childrē do not proue so wel as others, nor come to that place in the Common weale, which for their welth their parents looked that they should come to, I can giue no reason for it, but the reason of *Salomon*, *He which increaseth by Usurie, gathereth for them which will be mercifull to the poore.*

That is, their riches shall go from their heires to Gods heires, according to that, *The riches of the sinner is laid up for the righteous: that is, the righteous shal inioy that which the wicked gathereth.* All riches are vncertaine, but the riches which are euill gotten, are most vncertaine: They may be called moue-

Ezec. 22. 13.

able goods, for they are verie moue-
able, like the clowds which neuer rest
till they fall as they climed. God saith,
that he will smite the vsurer with his
fist, not with the palme of his hand, but
with his fist, which giueth a greater
blow. As his hands were shut against
the poore, so Gods hands shall be shut
against him, that his punishment may
be like his sinne. But if you will heare
their finall sentence, *Dauid* saith here,
That they shall not dwell in Gods temple,
nor rest in his holy mountain. Thē we wil
seeke no moe punishments, for this pu-
nishment is all punishmēt. If they shal
not come to heauē, whose thē shal those
riches be? Nay, whose then shall the
honour be when that day commeth? If
he shall not rest in heauen, then he shal
rest in hell where no rest is. Then saith
one, the vsurer shall crie vnto his chil-
dren, Cursed be you my children, be-
cause you were the cause of these tor-
ments, for least you should be poore, I
was an vsurer, and robbed other, to
leauē riches vnto you. To whom, the
children

Note.

children shall reply againe, nay, Cursed be you father, for you were the cause of our torments ; for if you had not left vs other mens goods , we had not kept other mens goods. Thus when they are cursed of God , they shall curse one another, curse the Lord for condēning thē, curse their sinnes for accusing thē, curse their Parents for begetting them , and curse themselues , because they cannot helpe thēselues: As they which are blessed do nothing but blesse, so they which are cursed, do nothing but curse. This is the secōd *Vsury* which the *Vsurer* shal receiue of God , after he hath receiued *Vsurie* of men, then the name of *Vsurie* shalbe fulfilled, as it signifieth biting, so when it hath bitten other , it shall bite the *Vsurer* to , and neuer rest biting ; then they shall wish that they could restore againe as *Zacheus* did, & shall not restore , because their money is gone. Therefore if Christ be come to your hearts, as he came to *Zacheus* house, restore now as *Zacheus* did, & escape this *Luke. 19.* iudgement. This is the end of the *vsu-*

Note.

rer and his money, if they stay together till death, yet at last there shall be a diuision. The deuill shall take his soule, the earth shall take his bodie, the strangers shall take his goods, and the mourners shall reioyce vnder their blackes, and say, wickednesse is come to the graue.

Therefore, if thou wouldest not be counted an Vsurer then, refraine to be an Vsurer now, for they which are Vsurers now, shall be counted Vsurers then. Thus you haue heard the vsurers payment.

Whether it
be vnlawfull
to giue vsu-
ric.

Now if you will know whether it be vnlawful to giue vsury, as it is vnlawful to take vsurie, I wish that you could resolve your selues, that I might not speak of it: for I haue heard som preachers say, that there be some truthes which they would be loth to preach, & so there be some truthes which I would be loth to preach, because many heare by halues, & some for malice or ignorāce, wil take things otherwise then they are spoken, yet because I haue promised, I will
speake

speake some thing of it.

Wel then, may we neither take vsurie, nor giue vsurie? I know that *Ieremie* *Iere. 15. 19.* saith, *I haue not lent vpon Vsurie to others, neither haue others lent vpon Vsurie to me:* as though both were vnlawful, 1. Obiect.
not only to take vsury, but to giue vsurie. But thereby *Jeremie* doth signifie, Answer.
that he was no medler in the world, wherby they shold enuy him like other men, & therefore he cleareth himselfe chiefly from vsury, because vsurers were most enuyed. And to shew that he was not an vsurer, he saith that he was not a borrower, which is more lawfull thē to be an vsurer, like a mā which saith, I do neither hate him nor know him. Why it was lawfull to know him, but to proue that he did not hate him, he saith, he doth not know him. So *Jeremy*, to proue that he had not lent vpon vsurie, doth say, that he neuer borrowed vpon vsury, which many will doe that wil not lend. The best expositors giue 2. Obiect.
this sence of it. I know beside, that *Christ* did cast forth the buyers out of the Temple, as well as the sellers,

Answer.

but that was not for buying, but for buying in the Temple, where they should not buy, but pray: or else it was as lawfull to buy any thing, as it is lawfull to vse it.

3. Ob.

I know beside, that it is a cōmō saying, if there were no buyers, there would be no sellers, if there were no bribe giuers, there would be no bribe takers. But in this case it may be rather sayd, if there

Answer.

were no takers, there would be no giuers, for the giuer doth not make the receiuer to take, but the receiuer doth make the giuer to giue, because he will not lend vnlesse the other will giue him for the loane: therfore as we say, the receiuer makes the theefe: so I may say, the receiuer of Vsurie, makes the giuer of Vsurie. Therefore I would be loth to compare thē which are constrained to borrow vpon Vsurie, vnto them which did buy in the Temple, and were not constrained more then they which sold in the Temple. Much lesse may I compare them which giue Vsurie vnto thē which take Vsurie: for there is as great
ods

ods betweene thē, as there is between giuing and taking, or betweene couetousnesse and necessitie, for one is couetousnesse, and the other is necessitie. He which lendeth for vsurie, lendeth for couetousnesse, but he which borroweth vpon vsurie, borroweth for necessitie.

Now, for necessitie God hath allowed many things, as for necessity it was lawfull for *Adams* sonnes to marie with *Adā's* daughters, because there were no other women. For necessitie it was lawfull for *Dauid* to eate the shewbread, because he had no other foode. For necessitie it was lawfull to worke, and heale, & fight vpo the Saboth, which was not lawfull, but for necessitie. Therefore for necessitie why may not a man pay more then he borrowed, seeing no Scripture doth forbid vs to pay more thā we borrowed, but to require more thē we lēd. Some do thinke, that as God did vse the ambition of *Absalon*, and the malice of *Pharao*, and the trecherie of *Iudas* vnto good: so men may vse the couetousnes of vsurers vnto good, that is, to helpe at

1. Sam. 21. 6.

Luke. 13. 10.

a need whē a mā is like to be vndone, & his childrē cast away, & his lease forfeited, & many incōueniences beside like to ensue, which you know better than I, vnlesse he haue present money at some time to preuent a mischief. For example hereof, I may alledge how *Iacob* did vse the sin of *Laban*. *Labā* did euil in swearing by Idols, but *Iacob* did not euill in receiuing such an oth of him though it was an vnlawfull oth. So, though the vsurer do euill in taking vsurie, yet a mā doth not euill in giuing vsurie. Beside, I may alledge the example of *Abrahā* & *Abimulech*: *Abraham* made a couenant with *Abimulech*: to confirme this couenant *Abraham* sware, and *Abimulech* sware, *Abraham* sware by the true God, but *Abimelech* sware by his false Gods, and yet *Abraham* did receiue this oth and sinned not. So if her Maiestie and the Turke should make a couenant the Turke would not sweare as the Queene would sweare; for the Queene would sweare by the Lord, but the Turke would sweare by Mahomet:
if

Gene. 31. 53.

Gene. 21. 31.

if it be lawfull then to receiue such an oth, though it be an vnlawful oth, why may it not be lawfull forme to giue more than I borrowed, though it be vnlawfull for the *Vsurer* to take more then he lended? Beside, a Prince may not pardon a wilfull murtherer, yet I thinke that no man will say in hast, that he which hath committed murther may not take a pardon. As this vnlawful giuing doth not make the taking vnlawfull; so the other vnlawfull taking doth not make the giuing vnlawfull. Beside, it is lawfull to suffer iniurie, though it be vnlawful to offer iniurie: it is lawfull to suffer iniurie, as Christ payd tribute, *Mat. 17. 17.* which was iniurie; but, it is not lawfull to offer iniurie, because there are fixe Commandements against it.

Now, to take vsury, is as it were to offer iniurie: but to giue vsury, is as it were to suffer iniury, therefore though I may not take more than I borrowed, yet I may giue more than I borrowed.

Moreouer, I may compare giuing of vsury to swearing; if a mā sweare without

cause, he sinneth, but if he sweare as the word teacheth him to sweare, he sinneth not: so, if a man borrow vpon vsurie, and borrow without cause, he sinneth, because he feedeth the vsurer: but else, as a man may sweare in some case, so in some case a man may borrow vpon vsurie, that is, in case of necessitie, when a man must needs borrow, and can borrow of none but of vsurers.

Lastly, I may alledge that vsurie and vsurer, are neuer read in the Scripture, but they signifie him that takes vsurie, not him which giues vsurie: and therefore the Scripture seemeth to forbid taking, but not giuing.

Many reasons more are alledged which I cannot refute, & therefore I will not contradict them: yet I meane not to decide the questiō, because I will not be mistaken; but if some should come vnto me in that necessitie & extremitie which I can imagine, & aske; may I borrow money of these vsurers to saue my life, or my credite, or my liuing, seeing no mā will lend me freely? I would answer him as
the

the Prophet answered *Naaman*, neither do, nor do not, but *go in peace*. I will not forbid thee, nor I wil not condēne thee, but if thy consciēce condēne thee not, I thinke thy sinne one of the least sinnes; and as *Naaman* prayed, *Lord be mercifull vnto me in this*: so I thinke the Lord will be mercifull vnto thee in this: but if thy conscience go against it: then do it not, for it is sinne to thee, though it be free for another, because whatsoeuer is not done of faith is sinne. I charge you *Rom. 14.23.* in the feare of God, that you do not mistake that which is sayd, for I know no learned Preacher, nor learned writer of other mind. Yet least you shuld mistake the matter, as I distinguished of lēders, so I will distinguish of borrowers.

If some may borrow vpon vsurie, it doth not follow that all may borrow vpon vsurie, because all haue not the like cause: therefore do not say that I teach you to borrow vpon vsury, for I thinke that the most in this citie which borrow vpon vsurie, should not borrow as they do, because they rather maintaine vsurie, then supplie their necessitie. Some I

Diuers
kinde of
borrowers.

know borrow for meere necessity; if any may be allowed, those are they: but there is a kinde of borrowers in this Citie, which feede Vsurers as the bellows kindle the fire, for they haue no need to borrow, but because they would be rich, and richer, & richest of all: therefore they will imploy all the money, which they cā borrow, thinking to get more by the vse of it, thē the vsurie of it doth come to. This maketh them sell their wares so deare, because they must not onelic gaine the price but the interest beside, & more than the interest to, or else they gaine nothing. These borrowers are in another predicament than those which borrow for necessitie, & therefore if they be not old enough to answer for themselves, I am to young to answer for them. There are other borrowers as I haue heard, which for some secret cause wold seeme barer & needier than they are, either because they would not be charged deeply with Subsidies, or else because they would compound with their Creditors for a litle: therefore they will haue alwayes some thing for vsurie, that
their

their creditors may thinke them bare of money, or that other may pitie them in their charges. These are like those foxes which haue wealth enough to pay their debts, & yet lye in prison because they would defraude their creditors. I doubt not but there be more sorts thē I know, I cānot hunt euery corner because I wāt experience: but this is my conclusion, Note. I would haue no man pay interest vnto vsurers but for necessitie, euen as a tra- uailer giueth his purse to a theefe, be- cause he cannot chuse. Thus you haue heard what I can say of thē which take vsurie, and them which giue vsurie.

Now you would vnderstand the last question. If you haue bene Vsurers al- ready, what you should doe with that money which you haue gained by vsu- rie? Surelie euen as *Zacheus* did, restore it agayne. If you cannot say as *Samuell* 1. Sam. 12. 3. sayd, *whose goods haue I taken?* then you must say as *Zacheus* sayd, *whose goods* Luke. 19. 8. *haue I kept?* The best thing is to doe no man wrong, but the next to that is, to make him amends. This God signi- fieth when he sayth, *Put away the exe-* 1. sh. 6. 18.

What Vsurers should doe with their gaines.

crable thing from you, that is, let no vn-
lawfull thing stay in your handes, like
the wedge of *Achā*, which he had got by
fin. The same law serueth for all which
is got wrongfully, which was instituted
against theeues, *Restore it again*: the rea-
son of this law is, because the sin is not
remitted, vntill the debt be restored, for
as humilitie is the repentance of pride,
& abstinence is the repētance of surfet,
and almes is the repētance of couetous-
nes, and forgiuenesse is the repentāce of
malice, so restitution is the repētance of
vsury, as he which is not hūble doth not
repent his pride, he which doth not ab-
staine, doth not repent his gluttonie, he
which doth not forgiue, doth not repēt
his malice, so he which doth not restore,
doth not repent his vsurie. For how cā
he be said to repent for his vsury, which
liueth by vsurie still. Therefore *Daniell*
saith to *Nabuchadnezzar*, *breake off thy*
sinnes by righteousness, shewing, that no-
thing but rightuousnesse cā breake vn-
righteousnes. As diseases are healed by
the cōtrarie, so pride is healed by humi-
lie, gluttonie by abstinence, malice by
forgiue-

*Exod. 22.**Dan. 4. 24.*

forgiuenesse, couetousnesse by almes, & vsurie by restoring. This *Paule* calleth, *The reuenge of a Christian*, whē he takes 2. Cor. 7. 11. reuenge vpon his sinnes, & punisheth his lustes, so that he maketh thē do contrarie to that which they would doe. Therefore you must restore that which you haue got by vsurie, or else you doe not repent of your vsurie. As a Camell whē he comes home casteth of his burthē at the doore, that he may enter into his stable, so they which are laden with other mēs goods, when they go to heauē, must leaue their burthen where they had it, least they be to grosse to get in at the narrow gate. But as the disciples of Christ sayd, *This is a hard speech*, so to Iohn. 6. 60. thē which haue got most that they haue by vnlawfull meanes, this is a hard speech, to bid thē restore it againe, there be two great rubs in the way.

First, the losse which they shall sustaine, if they restore agayne all which they haue got vniustly. Then the difficultie to restore it agayne to the right parties. If you aske me, as *Amaziah* asked the Prophet, *How shall we do for* 2. Chro. 25. 9.

Two objections.

those hundred tallents? How shall I liue when all is gone that I haue got wrongfully? I can say no more than the Prophet sayd to him, The Lord is able to giue thee more then this. Zachews did not feare how he should liue, but Zachews did feare to offende: so thou shouldest not feare to restore other mens goods, but thou shouldest feare to keepe other mens goods: and as Zachews liued when he had restored, so thou shalt liue when thou hast restored. He which sayth, Trie me if I will not powre downe a blessing, trie him whether he will not powre downe a blessing; for he hath promised to blesse the lender as well as the Sacrificer. He which is the Lord of all, can giue thee more thā thou needest: but if you cannot restore to the owner, nor to his heires, then giue it to the poore, for they are the next heires, and repent that thou hast kept it so lōg: but in no wise thou mayst keepe it to thy selfe, because it is none of thine.

Esay. 38. 6.

When Hezekiah was like to dye, Esay sayd vnto him, Set thy things in order before thou dye. That which he aduised him,

Luke. 19.

Mala. 3. 10.

Dent. 15. 10.

him, he aduifeth all; set your things in order before you dye. What is this to set things in order, but to restore vnto euerie one his owne? When thou bequeathest thy bodie to the earth, then thy bodie is set in order: when thou bequeathest thy soule to God, then thy soule is set in order: when thou bequeathest thy goods to the owners, then thy goods are set in order: therefore if thou dye with other mens goods in thy hand, then thou dyest before thou hast set things in order, and then thou dyest in thy finnes, and then no promise in all the Scripture appertaineth vnto thee, because nothing is promised vnto sinners, but vnto penitent sinners. Therefore that you may not dye in your finnes, it is necessarie to make restitution before you dye, or else you dye in your sinne, and are crossed out of all the ioyes of heauen. Wherefore as *Abner* said to *Ioab*, Knowest thou not that it will be bitternesse in the latter end? So remember whether this course will be sweete or bitter in the end. If they be condemned which giue not their owne goods

2. Sam. 2. 26.

to them which neede, like the rich glutton, how can they be saued which draw other mens goods from them, that haue more neede of theirs?

Thus you haue heard the definition of vsurie, & the deriuation of it, and the vnlawfulnesse of it, and the kinds of it, and the punishment of it, and the arguments which are alledged for it, & what may be thought of them which do not take vsurie but giue vsurie, & what they should do which haue got their liuing by vsurie.

Mat. 19. 26.

Now, seing you may not be vsurers to men, let euery man hereafter be an vsurer to God, which promiseth; If thou leaue father, or mother, or wife, or children, or house, or land for him, not ten in the hūdreth, but an hundreth for ten; I pay an hundred for one, & in the world to come, life euerlasting: that is, a thousand for one. That we may receiue this vsurie, let vs pray that the words which we haue heard out of this Psalme, may dwell with vs till we dwell in heauen.

F I N I S.

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